Import LC Liquidation User Guide
**Oracle Banking Trade Finance Process Management**
Release 14.5.4.0.0

**Part No. F53382-01**

February 2022

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Oracle Banking Trade Finance Process Management - Import LC Liquidation User Guide
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# Oracle Banking Trade Finance Process Management

Welcome to the Oracle Banking Trade Finance Process Management (OBTFPM) User Guide. This guide provides an overview on the OBTFPM application and takes you through the various steps involved in creating and processing trade finance transactions.

This document will take you through following activities in OBTFPM:
- To create and handle trade finance transaction.
- Help users to conveniently create and process trade finance transaction

## Overview

OBTFPM is a trade finance middle office platform, which enables bank to streamline the trade finance operations. OBTFPM enables the customers to send request for new trade finance transaction either by visiting the branch (offline channels) or through SWIFT/Trade Portal/other external systems (online channels).

## Benefits

OBTFPM helps banks to manage trade finance operations across the globe in different currencies. OBTFPM allows you to:
- Handle all trade finance transactions in a single platform.
- Provides support for limit verification and limit earmarking.
- Provide amount block support for customer account.
- Provides acknowledgement to customers.
- Enables the user to upload related documents during transaction.
- Enables to Integrate with back end applications for tracking limits, creating limit earmarks, amount blocks, checking KYC, AML and Sanction checks status.
- Create, track and close exceptions for the above checks.
- Enables to use customer specific templates for fast and easy processing of trade transactions that reoccur periodically.

## Key Features

- Stand-alone system that can be paired with any back end application.
- Minimum changes required to integrate with bank's existing core systems.
- Faster time to market.
- Capable to interface with corporate ERP and SWIFT to Corporate.
- Highly configurable based on bank specific needs.
- Flexibility in modifying processes.

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# Import LC Liquidation

Import LC liquidation process enables the user to liquidate of drawings under an Import LC.

This section contains the following topics:

## Common Initiation Stage

The user can initiate the new import LC liquidation request from the common Initiate Task screen.

1. Using the entitled login credentials, login to the OBTFPM application.

2. Click **Trade Finance > Initiate Task.**
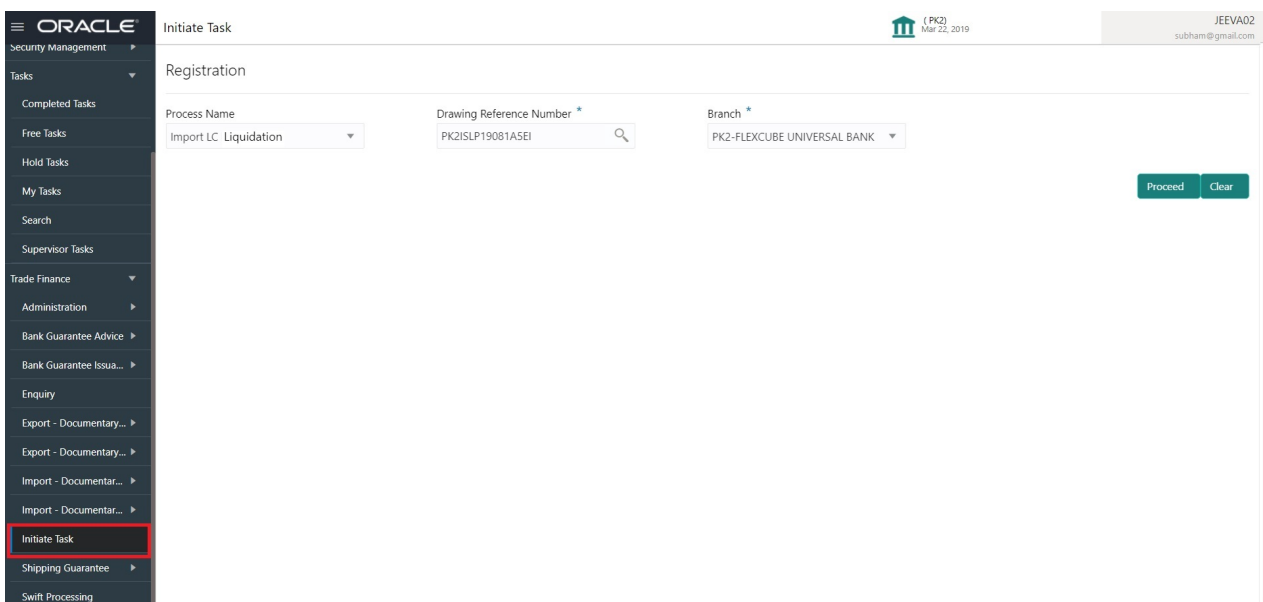


Provide the details based on the description in the following table:

| Field | Description |
|---|---|
| Process Name | Select the process name to initiate the task. |
| Drawing Reference Number | Select the Drawing Reference Number. |
| Branch | Select the branch. |

### Action Buttons

Use action buttons based on the description in the following table:

| Field | Description |
|---|---|
| Proceed | Task will get initiated to next logical stage. |

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| Field | Description |
|-------|-------------|
| Clear | The user can clear the contents update and can input values again. |

# Registration

The process starts from Registration stage, during registration stage, user can capture the basic details of the transaction and upload related documents. On submit of the request the request will be available for an LC expert to handle the liquidation request in the next stage.

1. Using the entitled login credentials for registration stage, login to the OBTFPM application.



2. On login, user must be able to view the dashboard screen with widgets as mapped to the user.

3. Click **Trade Finance> Import - Documentary Credit> Import LC Liquidation.**
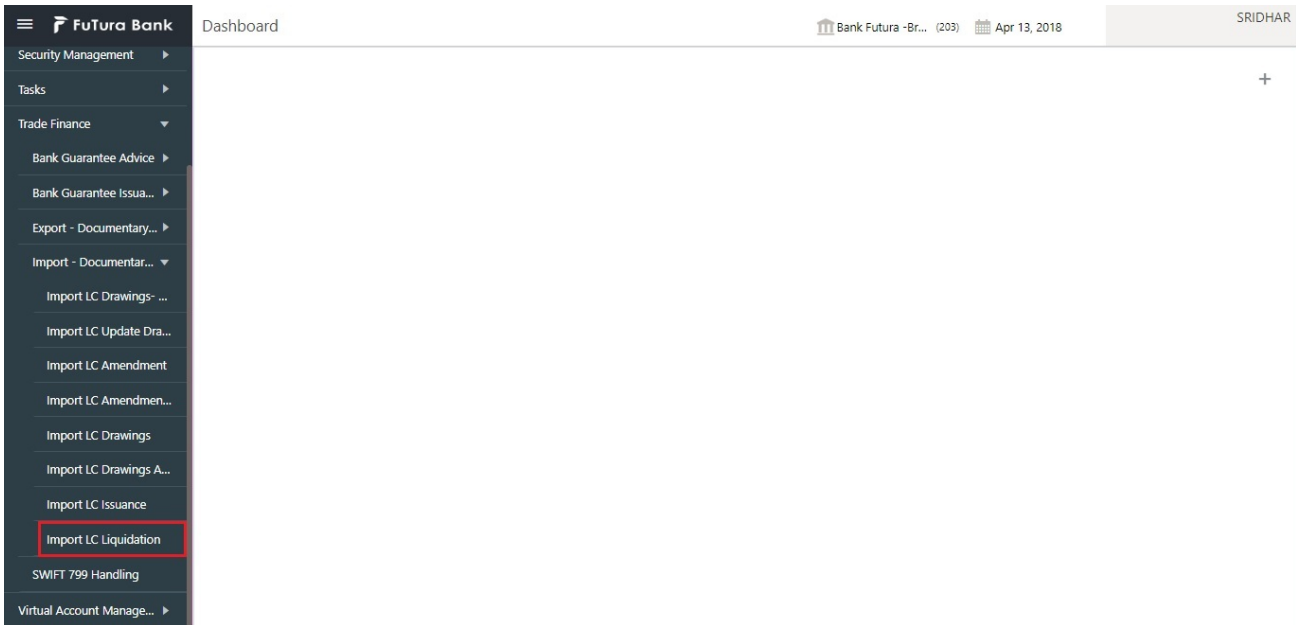


The registration stage has two sections Basic Details and Liquidation Details. Let's look at the details of registration screens below:

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## Application Details



Provide the Basic Details based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Drawing Reference Number | Provide the drawing reference number. Alternatively, user can search the Drawing reference number using LOV.<br><br>In the LOV, user can input Drawing Reference Number, Applicant, Beneficiary, Issue Date, Currency, Amount and User Reference to fetch the drawing details. Based on the search result, select the applicable LC to add the applicant response. | |
| Documentary Credit Number | Read only field.<br><br>Documentary Credit Number will be auto-populated based on the selected LC from the LOV. | |
| Branch | Read only field.<br><br>Branch details will be auto-populated based on the selected LC from the LOV. | 203-Bank Futura -Branch FZ1 |
| Priority | System will populate the priority of the customer based on priority maintenance. If priority is not maintained for the customer, system will populate 'Medium' as the default priority. User can change the priority populated any time before submit. | High |
| Applicant | Read only field.<br><br>Applicant details will be auto-populated based on the selected LC from the LOV. | |
| Liquidation Date | By default, the application will display branch's current date and does not enables the user to change the date to any back date. | 04/13/2018 |

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| Field | Description | Sample Values |
|---|---|---|
| Process Reference Number | Unique sequence number for the transaction.<br><br>This is auto generated by the system based on process name and branch code. | |
| Submission Mode | Select the submission mode of Import LC Drawing request. By default the submission mode will have the value as 'Desk'.<br><br>**Desk-** Request received through Desk<br><br>**Courier-** Request received through Courier | Desk |
| Presenting Bank | Read only field.<br><br>This field displays the Presenting Bank name as per the drawing. | |
| Presenting Bank Reference Number | Read only field.<br><br>This field displays the Presenting Bank reference number as per the drawing. | |

## Liquidation Details

Registration user can provide liquidation details in this section. Alternately, details can be provided by Scrutiny user.



Provide the Liquidation Details based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Product Code | Read only field.<br><br>This field displays the product code of the drawing. | |
| Product Description | Read only field.<br><br>This field displays the description of the product as per the product code. | |
| Drawing Amount | Read only field.<br><br>This field displays the LC Drawing Amount as per the selected drawing. | |
| Amount in Local Currency | Read only field.<br><br>This field displays the Local currency and amount. | |

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| Field | Description | Sample Values |
|---|---|---|
| Outstanding Bill Amount | Read only field.<br><br>Outstanding Bill Amount value will be auto-populated. This field displays the value as per the latest LC. | |
| Additional Amount | Read only field.<br><br>Additional Amount value will be auto-populated. This field displays the value as per the latest LC. | |
| Liquidation Amount | Update the liquidation amount. | |
| Unlinked FX Rate | Update the unlinked FX Rate. | |
| Shipping Guarantee Reference | User can link an existing Shipping Guarantee using this field. | |
| Back to Back LC | Flag to check if the Import LC is a back to back LC.<br><br>Toggle On: Set the Toggle On if back to back LC is applicable.<br><br>Toggle Off: Set the Toggle Off if back to back LC is applicable. | |
| Rebate Amount | Read only field.<br><br>Rebate to the bill outstanding amount. | |
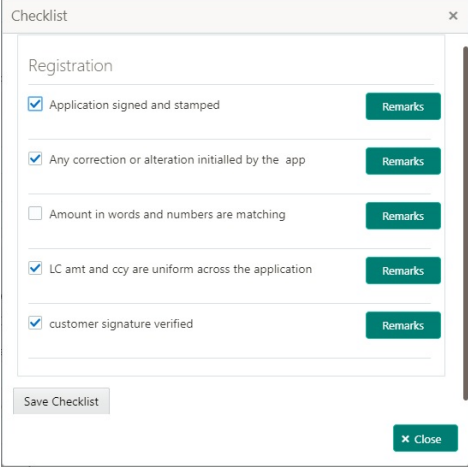
## Miscellaneous



Provide the Miscellaneous Details based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Documents | Upload the documents received under the LC. | |

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| Field | Description | Sample Values |
|---|---|---|
| Remarks | Provide any additional information regarding the drawing. This information can be viewed by other users processing the request. | |
| Customer Instructions | Click to view/ input the following<br><br>● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br><br>● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. | |
| Common Group Message | Click Common Group Message button, to send MT799 and MT999 messages from within the task. | |
| View LC | Enables the user to view the latest LC values displayed in the respective fields. All fields displayed in LC details section are read only fields. | |
| Events | On click, system will display the details of LC issuance, amendments (if any), drawings (if any) and liquidations if any under the LC in chronological sequence from Issuance. | |
| View BC | Enables the user to view the latest BC values displayed in the respective fields. All fields displayed in BC details section are read only fields. | |
| **Action Buttons** | | |
| Submit | On submit, task will get moved to next logical stage of Import LC Liquidation.<br><br>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br><br>This option will not submit the request. | |
| Cancel | Cancels the Import LC Liquidation Registration stage inputs. | |
| Hold | The details provided will be registered and status will be on hold.<br><br>This option is used, if there are any pending information yet to be received from applicant. | |

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| Field | Description | Sample Values |
|-------|-------------|---------------|
| Checklist | Make sure that the details in the checklist are completed and acknowledge. If mandatory checklist items are not marked, system will display an error on submit. | |

| Checklist | × |
|-----------|---|
| **Registration** | |
| ☑ Application signed and stamped | Remarks |
| ☑ Any correction or alteration initialled by the app | Remarks |
| ☐ Amount in words and numbers are matching | Remarks |
| ☑ LC amt and ccy are uniform across the application | Remarks |
| ☑ customer signature verified | Remarks |

Save Checklist

× Close

# OBTFPM- OBDX Bidirectional flow

As a part of Digital Experience, customers can initiate Trade Finance Transactions from online channels and the respective task will be available in OBTFPM for further handling.

OBTFPM user, for task received from online channel, raise clarification and receive response from the customer.

1. Customer initiates the Trade Finance transaction in Online channel (OBDX) and upload the necessary documents.

2. The task created will land in the Scrutiny stage of OBTFPM for handling by Trade expert for reviewing and identifying mismatch/incomplete data.

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In the Scrutiny, Data Enrichment or Approval the bank user may require clarification from customer, OBTFPM user clicks **Request Clarification** button to request for online clarification from customer.



3. The **Request Clarification** detailed screen appears, user enters the information and clicks **Save** , the information should be sent to customer.

4. OBTFPM user should be able to see the details in the View Clarification window and the status will be Clarification Requested. The user can click Re clarification if required.



5. The task goes to **Awaiting Customer Clarification** state. until the response received from the customer.The task goes to **Awaiting Customer Clarification** state. until the response received from the customer.

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6. The task goes to **Awaiting Customer Clarification** state until the response received from the customer.



7. Click **Edit**.



8. The user can click **Accept Clarification** button, if the query raised has been answered by the customer. The status should change to Clarification Accepted. on next the task moves to the next logical stage.

9. Bank user checks the Clarification and opens the **Documents** Tab. System displays both the new document uploaded and the metadata for deleted document and the deleted document is displayed in

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a blurred way. User can open the new document, the deleted document cannot be opened. System should also increment the version number of the documents.
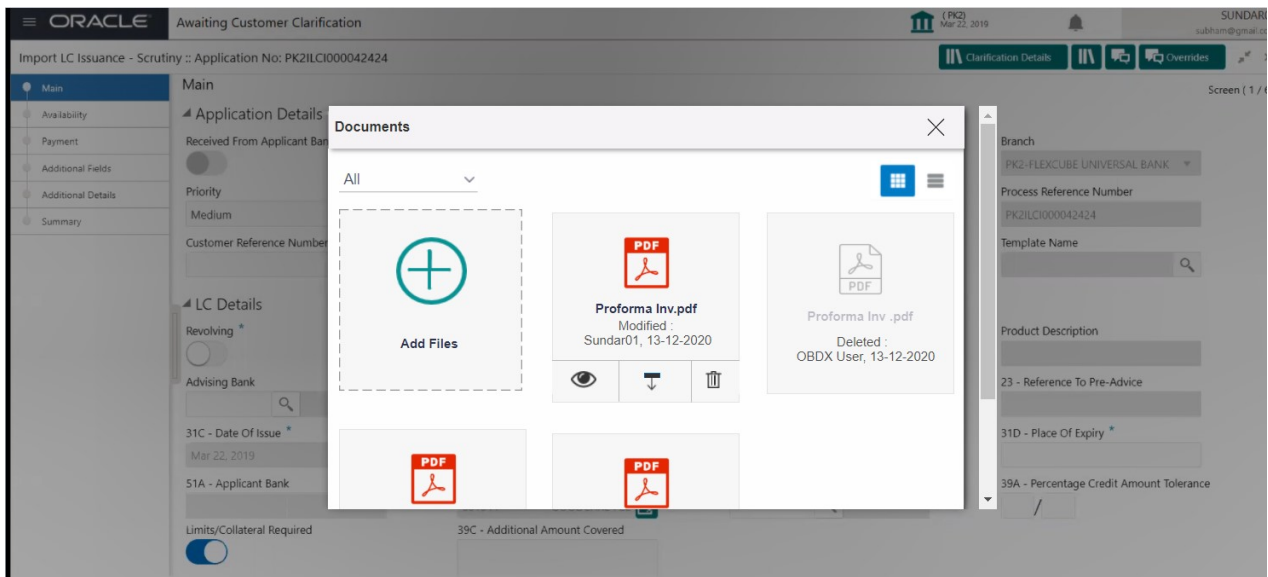


# Data Enrichment

On successful completion of registration of an Import LC Liquidation request, the request moves to Data Enrichment stage. At this stage the gathered information during registration are scrutinized.

Do the following steps to acquire a task currently at Scrutiny stage:

1. Using the entitled login credentials for scrutiny stage, login to the OBTFPM application.

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2. On login, user must be able to view the dashboard screen with widgets as mapped to the user.



3. Click **Trade Finance> Tasks> Free Tasks.**



4. Select the appropriate task and click **Acquire & Edit** to edit the task or click **Acquire** to edit the task from **My Tasks**.

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5. The acquired task will be available in **My Tasks** tab. Click **Edit** to scrutinize the registered task.



The Liquidation stage has the hops as follows:

- Main Details
- Advice Details
- Maturity Details
- Additional Details
- Settlement Details
- Summary

Let's look at the details for liquidation stage. User can enter/update the following fields. Some of the fields that are already having value from registration/online channels may not be editable.

## Main Details

Main details section has two sub section as follows:

- Application
- Application Details
- Liquidation Details

### Application Details

All fields displayed under Basic details section, would be read only except for the **Priority**. Refer to Application Details for more information of the fields.

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## Liquidation Details

The fields listed under this section are same as the fields listed under the Liquidation Details section in Registration. Refer to Liquidation Details for more information of the fields. During registration, if user has not captured input, then user can capture the details in this section.



## Action Buttons

Use action buttons based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Documents | The user can view the uploaded documents. Application will display the mandatory and optional documents.<br><br>The user can view and input/view application details simultaneously.<br><br>When a user clicks on the uploaded document, Document window get opened and on clicking the view icon of the uploaded document, Application screen should get split into two. The one side of the document allows to view and on the other side allows to input/view the details in the application. | |
| Remarks | The user can view the remarks captured in the process during earlier stages. | |
| Overrides | User can view the various overrides that have been generated and accepted | |
| Customer Instructions | Click to view/ input the following<br><br>● **Standard Instructions** – In this section, the system will populate the details of Standard Instructions maintained for the customer. User will not be able to edit this.<br><br>● **Transaction Level Instructions** – In this section, OBTFPM user can input any Customer Instructions received as part of transaction processing. This section will be enabled only for customer initiated transactions. | |
| Common Group Message | Click Common Group Message button, to send MT799 and MT999 messages from within the task. | |

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| Field | Description | Sample Values |
|---|---|---|
| View LC | Enables user to view the details of the underlying LC. | |
| Save & Close | Save the information provided and holds the task in you queue for working later. This option will not submit the request. | |
| Cancel | Cancel the Liquidation stage inputs. | |
| Hold | The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant. | |
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.  Reject Codes: <ul><li>R1- Documents missing</li><li>R2- Signature Missing</li><li>R3- Input Error</li><li>R4- Insufficient Balance/Limits</li><li>R5 - Others.</li></ul> Select a Reject code and give a Reject Description. This reject reason will be available in the remarks window throughout the process. | |
| Refer | User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: <ul><li>R1- Documents missing</li><li>R2- Signature Missing</li><li>R3- Input Error</li><li>R4- Insufficient Balance- Limits</li><li>R5 - Others</li></ul> | |
| Hold | The details provided will be on hold. This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Next | On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment. | |

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## Advice Details



Advices menu displays the advices from the back office as tiles. User can edit the fields in the tile, if required.

## Maturity Details

This field displays the maturity details and this tile will be disabled, if the tenor for the drawing is 'Sight'.



Provide the maturity details based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Tenor Type | Read only field.<br><br>This field displays the tenor type as per LC. | |

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| Field | Description | Sample Values |
|---|---|---|
| Tenor Basis | Update the tenor basis, if the tenor is not sight. The tenor base code description is displayed based on the selected tenor basis. | |
| Start Date | Update the tenor start date. | |
| Tenor Days | Update the number of tenor days | |
| Transit Days | Update the transit days, if the tenor is sight. | |
| Maturity Date | System displays the due date for the drawing based on tenor and tenor basis. If tenor is sight, system will calculate the maturity date as 5 working days from document Received date. User can change this value to any date earlier than the maturity date up to system date. User cannot change the value to later than maturity date. If tenor is Usance, system will calculate the maturity date based on the tenor basis and populate the maturity date. | |
| Usance Interest Rate | Provide the usance interest rate. | |
| Interest Amount | Provide the usance interest amount for the LC value as per the tenor basis. | |
| Interest from Date | Select the interest from date. The interest from date cannot be earlier than branch date and later than maturity date. | |
| Tenor Basis | Provide the tenor basis, if the tenor is not sight. | |
| Accept Commission From Date | Provide the accept commission from date. | |
| Accept Commission To Date | Provide the accept commission to date. | |

## Other Bank Charges

Provide the other bank charges based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Other Bank Charges - 1 | Charges to be collected for the other bank as part of the drawings transaction. | |
| Other Bank Charges - 2 | Charges to be collected for the other bank as part of the drawings transaction. | |
| Other Bank Charges - 3 | Charges to be collected for the other bank as part of the drawings transaction. | |

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**Other Details**

Provide the other bank details based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Debit Value Date | Provide the debit value date. | |
| Credit Value Date | Provide the credit value date. | |
| Value Date | Provide the value date. | |
| Allow Pre-Payment | **Toggle On:** Set the toggle 'On' to enable pre-payment.<br><br>**Toggle Off:** Set the toggle 'Off' to disable pre-payment. | |

**Future Finance Details**

Provide the future finance details based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Future Advance Date | This field displays the future advance date captured in the Import LC Drawings Process will be populated from the back office if available.<br><br>User should not be allowed to modify the values.<br><br>User can liquidate the bill in full or Part before the Future Advance Date. In case of full liquidation before change of operation, system should display an override "Future Advance Details will be Cancelled on Liquidation".<br><br>System should automatically remove the Future Advance date value on moving on submitting the task to the next stage. (Full Liquidation in DE Stage).<br><br>If Auto Liquidation is enabled and Future Advance is applied before maturity date (BADV triggered before maturity), on Maturity Date, system should debit Customer (Applicant) account and close the Future Advance. | |
| Future Finance Amount | Indicates the future finance amount. | |

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## Additional Details

Overrides    Customer Instruction    Common Group Messages    View LC

### Additional Details

Screen ( 4 / 6 )

| Payment Details | ⋮ |
| --- | --- |
| Immediate Liquidation **: No** | |
| Required **: No** | |
| Immediate **: No** | |
| Acceptance Required | |

| Loan Preferences | ⋮ |
| --- | --- |
| Loan Product **: TAD4** | |
| Linkage Ref. No **:** | |
| Loan Tenor **: 12** | |
| Loan Currency **: GBP** | |
| Loan Amount **:** | |
| Loan Maturity Date **: 2022-05-05** | |

| Limits and Collaterals | ⋮ |
| --- | --- |
| Limit Currency **:** | |
| Limit Contribution **:** | |
| Limit Status **:** | |
| Collateral Currency **: GBP** | |
| Collateral **:** | |
| Contribution Collateral Status **:** | |

| FX Linkage | ⋮ |
| --- | --- |
| FX Reference Number **:** | |
| Contract Currency **:** | |
| Contract Amount **:** | |

| Preview Messages | ⋮ |
| --- | --- |
| Language **: ENG** | |
| No. of Messages **: 4** | |

| Commission,Charges and... | ⋮ |
| --- | --- |
| Charge **:** | |
| Commission **:** | |
| Tax **:** | |
| Block Status **:** | |

| Assignment of Proceeds | ⋮ |
| --- | --- |
| AssignmentOfProceeds **No** | |
| Assignee Name **:** | |
| Assigned Amount **:** | |

| Linked Loan Details | ⋮ |
| --- | --- |
| Loan Account **:** | |
| Loan Currency **:** | |
| Loan Amount **:** | |

Audit    Reject   Refer   Hold   Cancel   Save & Close   Back   Next

## Limits & Collateral

### Limits and Collaterals

▲ Limit Details

| | Customer ID | Line ID | Contribution % | Contribution Currency | Contribution Amount | Limit Check Response | Response Message | Edit | Delete |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| ☐ | 001044 | | 100 | GBP | US$2,000.00 | | | 001044 | 🗑 |

▲ Collateral Details

| Collateral Type | Collateral % | Currency | Contribution Amount | Settlement Account | Account Balance Check Response | Response Message | Edit | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Cash Collateral | 0 | GBP | US$0.00 | PK20010440017 | | | Cash Collateral | |

Save & Close    Cancel

### Limit Details

| Customer Id | Line ID * |
| --- | --- |
| 001044 | 001044 |

| Contribution % * | Limits Description |
| --- | --- |
| 100.0 | |

| Contribution Currency | Contribution Amount * |
| --- | --- |
| GBP | £2,200.00 |

| Limit Currency | Limit Available Amount |
| --- | --- |
| GBP | £999,528,418,464.36 |

| Limit Check Response | Response Message |
| --- | --- |
| Available | The Earmark can be performed as the f |

Expiry Date

Verify

Save & Close    Close

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| Field | Description | Sample Values |
|---|---|---|
| Limit Details | Read only field.<br>Customer ID: Applicant's/Applicant Bank customer ID will get defaulted. | |
| Line ID | Read only field.<br>LINE ID-DESCRIPTION will be available along with Line ID. | |
| Contribution | System will default this to 100%. | |
| Contribution Currency | The LC currency will be defaulted in this field. | |
| Contribution Amount | Contribution amount will default based on the contribution%. | |
| Limit Currency | Limit Currency will be defaulted in this field. | |
| Limit Available Amount | This field will display the value of available limit, i.e., limit available without any earmark. The Limit Available Amount must be greater than the Contribution Amount. | |
| Limit Check Response | Response can be 'Success' or 'Limit not Available'. | |
| Response Message | Detailed Response message. | |
| Expiry Date | This field displays the date up to which the Line is valid | |

This section displays the collateral details:

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◢ Collateral Details



| Collateral Type | Collateral % | Currency | Contribution Amount | Settlement Account | Account Balance Check Response | Response Message | Edit | |
|---|---|---|---|---|---|---|---|---|
| Cash Collateral | 0 | GBP | US$0.00 | PK20010440017 | | | Cash Collateral | |

Save & Close    Cancel

---

**Collateral Details**    ✕

Collateral Type *
Cash Collateral ▾

Collateral % *
20  ▾ ▲

Currency
GBP

Contribution Amount *
£4,000.00

Settlement Account *
20300134600000000017 🔍

Settlement Account Branch
203

Settlement Account Currency
GBP

Account Available Amount
£998,926,760.53

Response
Available

Response Message
The amount block can be performed as

Verify

✔ Save & Close    ✗ Cancel

---

| Field | Description | Sample Values |
|---|---|---|
| Collateral Type | Cash Collateral (CASA) will be the default value available as collateral type. Selected collateral type will be displayed in this field. | |
| Collateral% | This field displays the percentage of collateral. | |
| Currency | The LC currency will get defaulted in this field. | |
| Contribution Amount | Collateral contribution amount will get defaulted in this field. | |
| Settlement Account | This field displays the details of settlement account for then collateral. | |
| Settlement Account Branch | Settlement Account Branch will be auto-populated based on the Settlement Account selection. | |
| Settlement Account Currency | This field displays the Settlement Account Currency. | |

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| Field | Description | Sample Values |
|---|---|---|
| Account Available Amount | Account Available Amount will be auto-populated based on the Settlement Account selection. | |
| Response | Response can be 'Success' or 'Amount not Available'. | |
| Response Message | Detailed Response message. | |

**Charge Details**



This section displays charge details:

| Field | Description | Sample Values |
|---|---|---|
| Component | Charge Component type. | |
| Currency | Defaults the currency in which the charges have to be collected. | |
| Amount | An amount that is maintained under the product code gets defaulted in this field. | |
| Modified Amount | From the default value, if the rate is changed or the amount is changed, the value gets updated in the modified amount field. | |

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| Field | Description | Sample Values |
|---|---|---|
| Billing | If charges are handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing.<br><br>On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is 'Billing' enabled, 'Billing' toggle for that component should be automatically checked in OBTFPM.<br><br>The user can not select/de-select the check box if it is de-selected by default.<br><br>This field is disabled,  if 'Defer' toggle is enabled. | |
| Defer | If charges have to be deferred and collected at any future step, this check box has to be selected.<br><br>On simulation of charges/commission from Back Office, if any of the Charges/Commission component for the customer is AR-AP tracking enabled, 'Defer' toggle for that component should be automatically checked in OBTFPM.<br><br>The user can select/de-select the check box. On de-selection the user has to click on 'Recalculate' charges button for re-simulation. | |
| Waive | If charges have to be waived, this check box has to be selected.<br><br>Based on the customer maintenance, the charges should be marked for Billing or for Defer.<br><br>This field is disabled,  if 'Defer' toggle is enabled. | |
| Charge Party | Charge party will be applicant by default. You can change the value to beneficiary | |
| Settlement Account | Details of the settlement account. | |

This section displays the commission details:

▲ Commission Details

| Component | Rate | Modified | Currency | Amount | Modified | Defer | Waive | Charge Party | Settlement Account |
|---|---|---|---|---|---|---|---|---|---|
| No data to display. | | | | | | | | | |

Page   1   (0 of 0 items)   K   <   1   >   >I

▲ Tax Details

| Component | Currency | Amount | Billing | Defer | Settlement Account |
|---|---|---|---|---|---|
| LQTAX | GBP | | ⬭ | ⬭ | PK20010440017 |

Save & Close    Cancel

| Field | Description | Sample Values |
|---|---|---|
| Component | This field displays the commission component. | |

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| Field | Description | Sample Values |
|---|---|---|
| Rate | Defaults from product. | |
| Currency | Defaults the currency in which the commission needs to be collected | |
| Amount | An amount that is maintained under the product code defaults in this field. | |
| Modified Amount | From the default value, if the rate or amount is changed, the modified value gets updated in the modified amount field. | |
| Billing | If charges/commission is handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing. | |
| Defer | If check box is selected, charges/commissions has to be deferred and collected at any future step. | |
| Waive | Based on the customer maintenance, the charges/commission can be marked for Billing or Defer. If the defaulted Commission is changed to defer or billing or waive, system must capture the user details and the modification details in the 'Remarks' place holder. | |
| Charge Party | Charge party will be 'Applicant' by Default. You can change the value to Beneficiary | |
| Settlement Account | Details of the Settlement Account. | |

The tax component is calculated based on the commission and defaults if maintained at product level. User cannot update tax details and any change in tax amount on account of modification of charges/ commission will be available on click of Re-Calculate button or on hand off to back-end system.

This section displays the tax details:



| Field | Description | Sample Values |
|---|---|---|
| Component | Tax Component type | |
| Currency | The tax currency is the same as the commission. | |
| Amount | The tax amount defaults based on the percentage of commission maintained. User can edit the tax amount, if required. | |
| Settlement Account | Details of the settlement account. | |

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## Assignment of Proceeds

In this tile, assignment details for the applicable processes is displayed. Proceeds can be assigned only if the parties have been assigned during drawing or update drawing process.



| Field | Description | Sample Values |
|---|---|---|
| Assignment Paid By Importer | Slide the toggle if assignment is paid by importer. | |
| Sequence | User can update the sequence number. | |
| Assignee ID & Assignee Details | User can select the assignee id. Assignee details appear based on selected assignee ID. User can add multiple assignees to a single Bill under LC with the assignment amount or assignment percentage of parent LC. **Note** WALKIN customers is allowed as assignee. | |
| Assignment % | User can input the percentage of LC amount that has be assigned to the assignee. Once the user updates the rate, the system has to calculate the amount as per assigned rate and default in the assigned amount field. If the user directly captures the assigned amount then the assigned percentage has to calculate the percentage and the same to be populated in the screen. If contribution is more than 100%, system to display an alert message. Once contribution % is input system will default the amount. System to validate that Limit Contribution percentage plus Collateral percentage is equal to 100. Otherwise system to provide override.The assignment percentage should be rounded to two decimal places | |

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| Field | Description | Sample Values |
|---|---|---|
| Currency | User can select the account currency of the settlement account of the assignee. Only the currencies for which the settlement account is available, only those currency will be displayed. | |
| Assigned Amount | User can input the amount that has to be assigned to the assignee. If the user has already inputted the assignment percentage, system to calculate the amount and populate the value | |
| Assignee Bank Details | User can select the assignee bank. | |
| Account with Institution | User can select the account number of the Account with Institution. | |

**Payment Details**



Provide payment details based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Advance by Loan | **Toggle On:** Set the toggle 'On' to enable the creation of loan at the time of Final liquidation.<br>**Toggle Off:** Set the toggle 'Off' to disable creation of loan at the time of Final liquidation. | |
| Transfer Collateral from LC | **Toggle On:** Set the toggle 'On' to enable the transfer collateral from LC.<br>**Toggle Off:** Set the toggle 'Off' to disable the transfer collateral from LC. | |
| Immediate Liquidation Required | This toggle is applicable only for sight LC's and only if the drawings are without discrepancy.<br><br>Switch on the toggle to enable immediate liquidation for the drawing. | |

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| Field | Description | Sample Values |
|---|---|---|
| Auto Liquidate | Switch on the toggle to enable liquidation on the due date automatically from the back office system. | |
| Immediate Acceptance Required | Switch on the toggle to enable immediate acceptance. | Immediate Liquidation Required |
| Reimbursement Claimed | Switch on the toggle if the reimbursement is already claimed.<br><br>This field is applicable only if reimbursement is applicable and LC has reimbursement bank details. | |
| Reimbursing Bank | Read only field.<br><br>Reimbursing bank details gets defaulted from the LC.<br><br>**Note**<br>If the user selects another bank and in case the selected Bank is not RMA Compliant, the system displays error message "RMA arrangement not available". | |
| Reimbursement Date | This field will be enabled only if Reimbursement Claimed is 'Yes'.<br><br>Enables user to capture the reimbursement date. If reimbursement date is later than the branch date, system will display an error. | |
| Split Settlement | **Toggle On**: Enables the user to select more than one account for settlement (Split Settlement) for the liquidation of an import or export drawing or collection bill<br>**Toggle Off**: Disables the user to select more than one account for settlement (Split Settlement) for the liquidation of an import or export drawing or collection bill | Disable |
| Liquidate using Collateral | Switch On the toggle to liquidate using collateral. | |
| Settlement Details - Liquidation | | |
| Component | Components gets defaulted based on the product selected. | |
| Currency | Application displays the default currency for the component. | |
| Debit/Credit | Application displays the debit/credit indicators for the components. | |

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| Field | Description | Sample Values |
|---|---|---|
| Account | Application Displays the account details for the components. | |
| Account Description | Application displays the description of the selected account. | |
| Branch | Application displays the branch of the selected account. | |
| Account Currency | Application defaults the currency for all the items based on the account number. | |
| Split Settlement | | |
| Component | Components gets defaulted based on the product selected. | |
| Currency | Application displays the default currency for the component. | |
| Amount | Amount for each component. This is populated from the transaction details of the drawing. | |
| Split Settlement Details | | |
| Select | Check box to select the record | |
| Sequence | Sequence of the settlement details. | |
| Amount | Amount for the split settlement. | |
| Settlement Currency | Currency for the split settlement. | |
| Account Customer | Customer account. | |
| Account Currency | Currency of the account. | |
| Account Branch | Branch of the customer's account. | |
| Exchange Rate | Exchange rate for the split settlement. | |

## FX Linkage

This section enables the user to link the existing FX contract(s) to the drawing. User can link one or more FX deals to a drawing/bill. The linked value of an FX deal(s) must not exceed the value of the drawing/bill.

FX contract linkage with the Drawing/Bill booking can happen only for immediate liquidation of sight payment or for Usance. For manual sight payment, the user needs to link the FX contract on the date of liquidation of the drawing/bill.

Following are the features of FX Linkage in BC.

- FX linkage cannot be linked at Bills at initial stage.
- When a bill is drawn under LC, the details of forward contract linked as a part of the LC, will be defaulted at bill.
- Linked amount will be defaulted against the corresponding FX sequentially.
- User can delink or modify the defaulted FX details at in the Bill.
- Bill maturity date should be greater than or equal to FX Value date.

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- Sum of Linked amount will not be greater than Bill contract amount.

- Linked amount will not be greater than the available amount for linkage.

- Current Utilized amount will display the liquidated/purchased/discounted/negotiated amount of Bill contract. It cannot go beyond the linked FX amount.

- When a bill is drawn under LC, delink of FX at BC is allowed only if the linked FX is not utilized by the bill.

- Multiple forward FX contract could be linked and exchange rate of FX contract vary from each. Hence, effective exchange rate for bill would be arrived using weighted average method and it is utilized during purchase/negotiation/discount or liquidation of the bill. The same will be populated in the Average FX Rate

Provide the FX linkage detail based on the description in the following table:



| Field | Description | Sample Values |
|---|---|---|
| FX Reference Number | Select the FX contract reference number from the LOV.<br><br>On select and save and close, system defaults the available amount, bot currency, sold currency and rate.<br><br>Forward FX Linkage available for selection at bill would be as follows,<br><br>• Counterparty of the FX contract should be the counterparty of the Bill contract.<br><br>• Active Forward FX transactions authorized not marked for auto liquidation.<br><br>Bill contract currency should be BOT currency of the FX transaction in case of an export Bill or the SOLD currency in case of an Import Bill. | |
| Bought Currency | This field displays the currency from the linked FX contract. | |
| Sold Currency | This field displays the currency from the linked FX contract. | |
| Available Contract Amount | Available amount will be FX contract amount minus the linked amount. Available amount for linkage should be greater than Zero. | |
| Rate | This field displays the rate at which the contract is booked. | |

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| Field | Description | Sample Values |
|---|---|---|
| Linked Amount | Sum of Linked amount will not be greater than LC contract amount. <br><br> Linked amount will not be greater than the available amount for linkage. | |
| Current Utilized amount | This field displays the liquidated /purchased / discounted /negotiated amount of BC contract. It cannot go beyond the linked FX amount. | |
| Total Utilized amount | This field displays the total amount utilized against the corresponding linked FX. On query, both Utilized and Total Utilized amount holds the amount of latest version. | |
| Amount in Contract Currency | This field displays the amount in contract currency converted from FX currency. | |
| FX Expiry Date | This field displays the expiry date from the linked FX contract. | |
| FX Delivery Period - From | This field displays the date from which the contract is valid for utilization. | |
| FX Delivery Period - To | This field displays the date to which the contract is valid for utilization. | |
| Action | Click the Edit icon to modify the FX details. <br><br> Click the Delete icon to delete the FX details. | |
| Average FX Rate | Multiple forward FX contract could be linked,and exchange rate of FX contract vary from each. Hence, effective exchange rate for bill would be arrived using weighted average method and it is utilized during purchase/negotiation/discount or liquidation of the bill. This will be populated in the Average FX Rate. | |

## Loan Preference

This section enables the user to request for a loan to liquidate the drawing under the LC. This section will be enabled based on the product selected for booking the drawing under the LC.

Loan Preferences

⊿ Loan Preferences

| Drawing/Collection Ref | Bill Currency-Amount | Customer Id |
|---|---|---|

| Product Code | Loan Currency-Amount | Original Exchange Rate |
|---|---|---|

| Loan Tenor Units | Tenor Type | Rate Type |
|---|---|---|

| Loan/Finance Value Date | Loan Maturity Date | |
|---|---|---|

⊿ Loan Interest/UDE Details

| User Defined Element ID | UDE Description | Rate Code |
|---|---|---|

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Provide the loan preference details based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Product | Read only field.<br><br>This field displays the loan product linked to the drawing product. | |
| Customer ID | Read only field.<br><br>This field displays the customer ID of the applicant/applicant bank. | |
| Customer Name | Read only field.<br><br>This field displays the applicant/applicant bank name. | |
| Drawing Currency | Read only field.<br><br>This field displays the currency for the drawing. | |
| Loan Amount Required in Drawing Currency | Application defaults the drawing outstanding amount and enables the user to reduce the amount. | |
| Credit Line | Enables the user to select the Line to be utilized. In case of multiple lines, user must be able to attach the required number of lines. | |
| Loan Tenor | Application defaults the loan tenor based on the product. | |
| Exchange Rate | This field will be enabled only if the Drawing currency and Loan Currency are different. If FX linkage is available, system to display the Exchange rate from FX linkage. System will display the card rate, if FX linkage is not applicable. | |
| Loan Currency-Amount | Select the currency for the loan amount. | |
| Loan Maturity Date | System defaults the date based on the Loan value date and Loan tenor. User cannot change the value. | |

**Preview**

User can view the draft preview of the advise.

**Action Buttons**

Use action buttons based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Documents | The user can view the uploaded documents. | |
| Remarks | The user can view the remarks captured in the process during earlier stages. | |

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| Field | Description | Sample Values |
|-------|-------------|---------------|
| Overrides | User can view the various overrides that have been generated and accepted | |
| View LC | Enables user to view the details of the underlying LC. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request | |
| Cancel | Cancel the Liquidation stage inputs. | |
| Hold | The details provided will be registered and status will be on hold.<br>This option is used, if there are any pending information yet to be received from applicant. | |
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br> Reject Codes:<br><ul><li>R1- Documents missing</li><li>R2- Signature Missing</li><li>R3- Input Error</li><li>R4- Insufficient Balance/Limits</li><li>R5 - Others.</li></ul>Select a Reject code and give a Reject Description.<br>This reject reason will be available in the remarks window throughout the process. | |
| Refer | User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes:<br><ul><li>R1- Documents missing</li><li>R2- Signature Missing</li><li>R3- Input Error</li><li>R4- Insufficient Balance- Limits</li><li>R5 - Others</li></ul> | |
| Hold | The details provided will be on hold.<br>This option is used, if there are any pending information yet to be received from applicant and appropriate remarks must be provided. | |
| Next | On click of Next, system should validate if all the mandatory fields have been captured. Necessary error and override messages to be displayed. On successful validation, system moves the task to the next data segment. | |

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## Settlement Details

Provide the settlement details based on the description in the following table:



| Field | Description | Sample Values |
|---|---|---|
| Current Event | The user can select the check box to populate the settlement details of the current event associated with the task. On De-selecting the check box, the system list all the accounts under the settlement details irrespective of the current event. | |
| Component | Components gets defaulted based on the product selected. | |
| Currency | Application displays the default currency for the component. | |
| Debit/Credit | Application displays the debit/credit indicators for the components. | |
| Account | Application Displays the account details for the components. | |
| Account Description | Application displays the description of the selected account. | |
| Account Currency | Application defaults the currency for all the items based on the account number. | |
| Netting Indicator | Application displays the applicable netting indicator. | |
| Current Event | Application displays the current event as Y or N. | |

On click of any component in the grid, the application displays Party Details, Payment Details and Remittance Information.

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**Party Details**

Provide the party details based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Transfer Type | Select the transfer type from the drop list:<br>• Customer Transfer<br>• Bank Transfer for own account<br>• Direct Debit Advice<br>• Managers Check<br>• Customer Transfer with Cover<br>• Bank Transfer | |
| Charge Details | Select the charge details for the transactions:<br>• Beneficiary All Charges<br>• Remitter Our Charges<br>• Remitter All Charges | |
| Netting Indicator | Select the netting indicator for the component:<br>• Yes<br>• No | |
| Ordering Customer | Select the ordering customer from the LOV. | |
| Ordering Institution | Select the ordering institution from the LOV. | |
| Senders Correspondent | Select the senders correspondent from the LOV. | |
| Receivers Correspondent | Select the receivers correspondent from the LOV. | |
| Intermediary Institution | Select the intermediary institution from the LOV. | |
| Account with Institution | Select the account with institution from the LOV. | |
| Beneficiary Institution | Select the beneficiary institution from the LOV. | |
| Ultimate Beneficiary | Select the ultimate beneficiary from the LOV. | |
| Intermediary Reimbursement Institution | Select the intermediary reimbursement institution from the LOV. | |

**Payment Details**

Provide the Payment Details based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Sender to Receiver 1 | Provide the sender to receiver message. | |
| Sender to Receiver 2 | Provide the sender to receiver message. | |
| Sender to Receiver 3 | Provide the sender to receiver message. | |
| Sender to Receiver 4 | Provide the sender to receiver message. | |

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| Field | Description | Sample Values |
|-------|-------------|---------------|
| Sender to Receiver 5 | Provide the sender to receiver message. | |
| Sender to Receiver 6 | Provide the sender to receiver message. | |

## Remittance Information

Provide the Payment Details based on the description in the following table:

| Field | Description | Sample Values |
|-------|-------------|---------------|
| Payment Detail 1 | Provide the payment details. | |
| Payment Detail 2 | Provide the payment details. | |
| Payment Detail 3 | Provide the payment details. | |
| Payment Detail 4 | Provide the payment details. | |

## Summary

User can review the summary of details updated in scrutiny Import LC Drawing request.

The tiles must display a list of fields with values. User can drill down from summary Tiles to respective data segments.



**Tiles Displayed in Summary**

- Main Details - User can view details about application details and LC details.
- Advice Details - User can view the advice details.
- Maturity Details - User can view the maturity details.
- Limits and Collaterals - User can view limits and collateral details.
- Charges - User can view charge details.
- Payment Details - User can view the payment details.
- Settlement Details - User can view the settlement details.
- Preferences - User can view set loan preferences.
- FX Linkage - User can view the details of FX Linkage.

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- Preview - User can preview the draft message.
- Accounting Details - User can view the accounting entries generated by back office system.

**Note**

When the Value Date is different from the Transaction Date for one or more accounting entries, system displays an Alert Message "Value Date is different from Transaction Date for one or more Accounting entries.

## Action Buttons

Use action buttons based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Documents | The user can view the uploaded documents. | |
| Remarks | The user can view the remarks captured in the process during earlier stages. | |
| Overrides | User can view the various overrides that have been generated and accepted | |
| View LC | Enables user to view the details of the underlying LC. | |
| Submit | Task will get moved to next logical stage of Import LC Liquidation.<br><br>If mandatory fields have not been captured, system will display an error message until the mandatory fields data are provided. | |
| Save & Close | Save the information provided and holds the task in you queue for working later.<br>This option will not submit the request | |
| Cancel | Cancel the Liquidation stage inputs. | |
| Hold | The details provided will be registered and status will be on hold.<br>This option is used, if there are any pending information yet to be received from applicant. | |

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| Field | Description | Sample Values |
|---|---|---|
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system. Reject Codes: <br> • R1- Documents missing <br> • R2- Signature Missing <br> • R3- Input Error <br> • R4- Insufficient Balance/Limits <br> • R5 - Others. <br><br> Select a Reject code and give a Reject Description. <br><br> This reject reason will be available in the remarks window throughout the process. | |
| Refer | User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system. Refer Codes: <br> • R1- Documents missing <br> • R2- Signature Missing <br> • R3- Input Error <br> • R4- Insufficient Balance- Limits <br> • R5 - Others | |

# Exceptions

As per regulatory requirement, all tasks are scrutinized for KYC, Compliance and Sanctions. The checks to external system/internal system is initiated after the Data Enrichment stage.

## Exception - Amount Block

As part of amount block validation, application will check if sufficient balance is available in the account to create the block. On hand-off, system will debit the blocked account to the extent of block and credit charges/ commission account in case of charges block or credit the amount in suspense account for blocks created for collateral.

The transactions that have failed amount block due to non-availability of amount in respective account will reach the amount block exception stage.

Log in into OBTFPM application, amount block exception queue. Amount block validation failed tasks for trade transactions will be listed in the queue. Open the task to view summary of important fields with values.

Exception is created when sufficient balance is not available for blocking the settlement account and the same can be addressed by the approver in the following ways:

Approve:

- Settlement amount will be funded (outside of this process)
- Allow account to be overdrawn during hand-off

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Refer:

- Refer back to DE providing alternate settlement account to be used for block.
- Different collateral to be mapped or utilize lines in place of collateral.

Reject:

Reject the transaction due to non-availability of sufficient balance in settlement account

**Amount Bock Exception**

This section will display the amount block exception details.

**Summary**

Tiles Displayed in Summary:

- Main Details - User can view and modify details about application details and LC details, if required.
- Party Details - User can view and modify party details like beneficiary, advising bank etc., if required
- Limits and Collaterals - User can view and modify limits and collateral details, if required.
- Charge Details - User can view and modify details provided for charges, if required.

**Action Buttons**

Use action buttons based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Reject | On click of reject, user must select a Reject Reason from a list displayed by the system. <br><br> Reject Codes: <br><br> • R1- Documents missing <br> • R2- Signature Missing <br> • R3- Input Error <br> • R4- Insufficient Balance/Limits <br> • R5 - Others. <br><br> Select a Reject code and give a Reject Description. <br><br> This reject reason will be available in the remarks window throughout the process. | |
| Hold | The details provided will be registered and status will be on hold. <br><br> This option is used, if there are any pending information yet to be received from applicant. | |

| Field | Description | Sample Values |
|---|---|---|
| Refer | User will be able to refer the task back to the Data Enrichment user.User must select a Refer Reason from the values displayed by the system. Refer Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance- Limits<br>• R5 - Others | |
| Cancel | Cancel the Import LC Liquidation Amount Block Exception check. | |
| Approve | On approve, application must validate for all mandatory field values, and task must move to the next logical stage. | |
| Back | Task moves to previous logical step. | |

## Exception - Know Your Customer (KYC)

As part of KYC validation, application will check if necessary KYC documents are available and valid for the applicant. The transactions that have failed KYC due to non-availability / expired KYC verification will reach KYC exception stage.

Log in into OBTFPM application, KYC exception queue. KYC exception failed tasks for trade finance transactions must be listed in your queue. Open the task, to see summary tiles that display a summary of important fields with values.

User can pick up a transaction and do the following actions:

### Approve

• After changing the KYC status in the back end application (outside this process).
• Without changing the KYC status in the back end application.
• Reject (with appropriate reject reason).

### Summary

Tiles Displayed in Summary:

• Main Details - User can view and modify details about application details and LC details, if required.
• Party Details - User can view and modify party details like beneficiary, advising bank etc., if required
• Limits and Collaterals - User can view and modify limits and collateral details, if required.
• Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

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**Action Buttons**

Use action buttons based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. | |
| Hold | The details provided will be registered and status will be on hold.<br><br>This option is used, if there are any pending information yet to be received from applicant. | |
| Refer | User will be able to refer the task back to the Data Enrichment user. User must select a Refer Reason from the values displayed by the system.<br>Refer Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance- Limits<br>• R5 - Others | |
| Cancel | Cancel the Import LC Liquidation KYC exception check. | |
| Approve | On approve, application must validate for all mandatory field values, and task must move to the next logical stage. | |
| Back | Task moves to previous logical step. | |

# Multi Level Approval

Log in into OBTFPM application and open the task to see the summary tiles. The tiles must display a list of important fields with values. User must be able to drill down from summary Tiles into respective data segments to verify the details of all fields under the data segment.

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## Summary



Tiles Displayed in Summary:

- Main Details - User can view details about application details and LC details.
- Party Details - User can view party details like applicant, advising bank etc.
- Limits and Collaterals - User can view limits and collateral details.
- Charge Details - User can view charge details.
- Payment Details - User can view the payment details.
- Settlement Details - User can view the settlement details.
- Preferences - User can view set loan preferences.
- FX Linkage - User can view the details of FX Linkage.
- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

### Action Buttons

Use action buttons based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Reject | On click of Reject, user must select a Reject Reason from a list displayed by the system.<br><br>Reject Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance/Limits<br>• R5 - Others.<br><br>Select a Reject code and give a Reject Description.<br><br>This reject reason will be available in the remarks window throughout the process. | |

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| Field | Description | Sample Values |
|-------|-------------|---------------|
| Hold | The details provided will be registered and status will be on hold.<br><br>This option is used, if there are any pending information yet to be received from applicant. | |
| Refer | User will be able to refer the task back to the Data Enrichment user.User must select a Refer Reason from the values displayed by the system.<br><br>Refer Codes:<br><br>• R1- Documents missing<br>• R2- Signature Missing<br>• R3- Input Error<br>• R4- Insufficient Balance- Limits<br>• R5 - Others | |
| Cancel | Cancel the approval. | |
| Approve | On approve, application must validate for all mandatory field values, and task must move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting. | |

# Reject Approval

As a Reject approver, user can review a transaction rejected and waiting for reject confirmation.

Log in into OBTFPM application to view the reject approval tasks for Import LC Liquidation in queue. On opening the task, you will see summary tiles. The tiles will display a list of important fields with values.

The tile containing the screen from where the reject was triggered will be highlighted in red.

User can drill down from reject summary tiles into respective data segments to verify the details of all fields under the data segment.

## Application Details

The application details data segment have values for requests received from both non-online and online channels.

## Summary

The data captured during handling of the transaction until the stage when reject is given will be available in the summary tile. Other fields will be blank when verified from summary tile.

The data segment in which the task was rejected will have the tiles highlighted in a different colour (red).

• Main Details - User can view details about application details and LC details.
• Party Details - User can view party details like applicant, advising bank etc.
• Beneficiary Response - User can view beneficiary response details.

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- Discrepancy Details - User can view the discrepancy details of the drawing.

- Limits and Collaterals - User can view limits and collateral details.

- Charges - User can view charge details.

- Revolving Details - User can view revolving details on revolving LC.

- Payment Details - User can view the payment details.

- Settlement Details - User can view the settlement details.

- Preferences - User can view set loan preferences.

- FX Linkage - User can view the details of FX Linkage.

- Compliance - User can view compliance details. The status must be verified for KYC and to be initiated for AML and Sanction Checks.

## Action Buttons

Use action buttons based on the description in the following table:

| Field | Description | Sample Values |
|---|---|---|
| Reject Approve | On click of Reject Approve, the transaction is rejected. | |
| Reject Decline | On click of Reject Decline, the task moves back to the stage where it was rejected. User can update the reason for reject decline in remarks. | |
| Hold | User can put the transaction on 'Hold'. Task will remain in Pending state. | |
| Cancel | Cancel the Reject Approval. | |

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# Reference and Feedback

## References

For more information on any related features, you can refer to the following documents:

- Getting Started User Guide
- Common Core User Guide

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## Feedback and Support

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